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HOUSEKEEPERS' CHAT

Thursday, February 17, 1938

(FOR BROADCAST USE ONLY)

Subject: "CHILDREN AND THE FAMILY MONEY." Information from the Extension Service, U. S. Department of Agriculture.

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In my grandmother's day, people thought there was something materialistic about mentioning money before children. If a child asked the cost of anything, Grandmother looked severe, and invariably answered, "Ninsepence!"

All that has changed, of course, We recognize that children need to handle money as soon as they go to school, and that it is very necessary for parents to train them to use it properly. Let me read you what Dr. Bess V. Cunningham, a well-known educator, says on the subject:

"Long before a child can have any real conception of what is involved in earning money, he has many opportunities to form habits of spending and saving. In most families, the child of 5 or 6 years of age has an occasional chance to hold money in his hands and to give it up in exchange for some purchase; in many families he begins his experiments in buying at an early age. Money is probably known to the average child as a symbol for something he wants, for there are many inducements offered him to put his money into circulation in order to gratify some desire.

"Saving, on the other hand, is not very intelligible to a young child, who lives almost entirely in the present, for 'tomorrow' figures very little in the life of the preschool child. Because he is able to enjoy spending before he can appreciate what it means to save, it is not easy for a child to learn how to handle money wisely. He needs continuous guidance in choosing when to buy and when to delay the purchase of things which he desires. The attitudes of adults towards money are conditioned largely by the saving and spending habits of childhood. Education in the use of money obviously cannot begin too early."

For a number of years home management leaders in agricultural extension work have been helping rural women to keep better track of their family living expenses. By making careful spending plans and checking actual expenditures against them, the family gets fullest value for every hard-earned dollar. It soon becomes evident that the children of the family participate in the general family effort to make money go as far as possible. This brings up a number of questions in the mothers' discussion groups. I have some of them before me to read to you:

Shall I give my child an allowance? At what age? How much? What should he be expected to buy? Should the child be allowed to spend money in ways that parents consider unwise? Should parents provide children with opportunities to earn money at home? If so, what kind of work should they be paid for?

There are many others, and each of you doubtless has some questions, also. Perhaps you would like to know what some well-known educators think on these points. To begin with, practically all agree that a small allowance is desirable, planned to take care of the first school expenses, with a little over for pleasure spending, and a gradual increase in amount as the child's needs increase. High school children may require a fairly comprehensive allowance to cover clothing, school fees, contributions, amusements, personal items, and possibly vacation expenses and travel.

Edith Dixon formerly of the New Jersey Agricultural College Extension Service said: "Parents who practice the plan of giving out small doles of money when the child demands or begs for it are laying themselves open to considerable annoyance as well as definitely encouraging the child to beg and tease for what he wants....The child's claim to an allowance can be justified to his mind on exactly the same ground as his claim to food and clothing. He gets those things not as a reward of merit but through his status as a dependent member of a household."

Sidonie Matsner Gruenberg, (Director of the Child Study Association of America), who has written extensively on child training subjects, points out that although children often spend money for things the parents consider unwise, that is the way they learn.

"With an allowance," she says, "however small it may be to start with, however large it may in time become, the child must have also complete discretion. Otherwise it loses its point, educationally....Here, as in learning to walk, we must be prepared to risk an occasional fall....To give a child money "to save" is not giving him money at all. To give him money to be spent in predetermined ways is also misleading. If it is convenient to have the child handle his carfare, or Sunday-school contribution, or other fixed charges, that is desirable and legitimate. The allowance over and above these allotted expenditures, must be free and clear--to spend, to save, to give away, to lose. The guidance of elders finds its place only as it helps the child discover his mistakes."

Marion L. Faegre, Minnesota University, also speaks strongly on this point. Answering a mother who fears her child will ruin his digestion by spending too much for candy, she says, "Not on 5 or 10 cents a week, which should be enough to satisfy the simple needs of a child of that age. What if he does spend the whole week's allowance, given Saturday, for candy? To be sure, he will not profit by the experience if he is allowed to beg another nickel....later. Having nothing to contribute to Sunday school, nothing to bank on Monday, nothing to spend throughout the week, will be a logical, natural way of bringing about forethought in the child's mind."

In regard to earning money at home, Dr. Josephine L. Peirce, discussing "The Child and His Money" says this: "children should not be paid for being good, or for studying hard, or for doing things which they are supposed to do in any case as members of the family groups where each member contributes some share of the work as a matter of course. They should be paid real wages for real jobs, preferably for work which the parents might otherwise have to hire someone to do, or work which has real commercial value."

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Mrs. Gruenberg agrees with this, and adds, "They should be paid at the rates prevailing, for only so can they discover what money means in relation to effort and service."

Saving for a specific object is preferred to saving coins just to drop them into a bank. As Dorothy Canfield Fisher puts it, the child gradually learns the law which governs most lives: That one must choose, one cannot have everything, and that for most of us, if we choose one thing we cannot have another.

If you belong to a discussion group interested in parent education, you can obtain a copy of the questions I quoted and some thoughtful opinions on them, by writing to the Extension Service, U. S. Department of Agriculture.

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